

FILED

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U.S. BANKRUPTCY Certificate Number: 14751-SC-CC-027254844  
DISTRICT OF SOUTH CAROLINA



14751-SC-CC-027254844

## CERTIFICATE OF COUNSELING

I CERTIFY that on April 8, 2016, at 9:50 o'clock PM PDT, Vito A Laera received from \$0\$ BK Class Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of South Carolina, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: April 8, 2016 By: /s/AMEY AIONO

Name: AMEY AIONO

Title: Certified Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).